Prepared By: J. Ringolsen

COUNTRYWIDE HOME LOANS, INC.

July 12, 2007

Prepared for: Katle Kasich 206 Orchid Street Homestead, PA 15120 53 Old Clairton Rd Suite 202st, . Pittsburgh, PA 15236 Phone: (412) 655-5688 Fax; (412) 655-5685

Pre-Application Number: 1000125852

CLOSING COST ESTIMATE

LOAN DETAILS:			
Salar Odan	PTO 600 DO		
Sales Price:	\$70,000.00	Loan Term Mos.:	36
Est Down Payment:	\$7,000.00	Type:	Conv Insure
Base Mortgage Amount:	\$83,000.00	LTV:	90.009
Mortgage Amount with MI/MIP/VAFF; interest Rate	\$63,000.00 6.750%	Origination %:	0,0009
Marest Rate	7.307%	Discount %: Loan Program ID :	0,250% 3 Conf Fixed
		Even rivgiam to .	a Quill Lixen
ESTIMATE OF COSTS ASSOCIATED W	ITH CLOSING:		
State Tax Stamp	\$700.00	Tax Service Fee	\$90,00
Title Insurance	\$678.00	Credit Report	\$35.00
Lender Fee	\$515,00	Flood Check Fee	\$26.00
Full Appraisal	\$320.00	Notary Fee (Third Party)	\$20.00
Aftomey/Settlement Agent	\$225.00	•	
l'itle Insurance Endorsement	\$185.00		
Recording	\$100.00		
TOTAL CLOSING COSTS ;			\$2,894.00
FOTAL CLOSING CREDITS (Seller/Lend	er/Other):		\$0.00
ESTIMATED PREPAID EXPENSES:			
Taxes	10 months	\$125.00 Ma.	\$1,250.00
lazard insurançe	3 months	\$28,33 Mo.	\$84.99
łazard insurance - 1st Year			\$339,96
lood Insurance	0 months	\$0.00 Mp.	\$0.00
lood Insurançe - 1st Year			00.02
M/MIP	Q months	\$27.77 Mo.	50,00
nterest for 15 days @		\$11.65 Day	\$174.75
OTAL PREPAID EXPENSES:			\$1,849.70
ESTIMATED MONTHLY PAYMENTS:		TOTAL CASH TO CLOSE:	
Blandon P. Laterani	_		
'rincipal & Interest 'axes	\$408.62	Total Closing Costs	\$2,894.00
axes lazard insurance	\$125.00	Total Prepaid Expenses	\$1,849,70
lood Insurance	\$28.33	Down Payment	\$7,000.00
ther	\$0.00	Seller Pays	\$0.00
IVMIP	\$0.00	Lender Credit	
	\$27,77	Lender Pays	\$0.00
OMBOWNer's Asset Dire-		29 9	\$0.00
omeowner's Assoc. Dues ther Fin P. & I	\$0.00	Supordinate Financina	T
ther Fin P & I	\$0.00 \$0.00	Subordinate Financing Discount Points	\$0.00
iomeowner's Assoc. Dues Other Fin P & I OTAL PAYMENT;	,	Subordinate Financing Discount Points CASH TO/FROM BORROWER:	7

Comments:

Edited I Rounting Lender. G1999 CIPLIN I R VWILDIL I REMAN, ENC., Tendemarance create and the property of Committy was Larger Industria, 102, Areary in published Large Figure (Assessed to Section 1997). At the Charles control, rate, and APR are subject to change and may be more or fixed depending on the charge such as down payment and type of payments. The is not a se facts, pre-qualification or pre-approxist. The partiple toom requires a live lies. Year or your Elich's actual bounder cours will very depending on re-desilibeation of pre-depthyria and proper and property in the unit, and any and anomalia of the property and the property

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:				
\$ 5,000.00	Downpayment			
9 3,879.55	Estimated Closing Costs			
\$3325, \$6 3, 720.51	Estimated Prepaid (fama/Renervos			
q.	Other			
\$ (1,080.00)	Financed PMI/MIP/VA Funding Foo			
\$ [2] [24], \$0 1 2+528 - 05	TOTAL			

TOTAL ESTIMATED MONTHLY PAYMENT						
\$	\$ 461.92 P	rincipal and Interest				
\$		axas				
\$	\$ 28.34 H	azard & Flood Insurance				
\$	29.85 M	ortgage Insurance				
\$	645.11 T	OTAL MONTHLY PAYMENT				

These estimates of closing costs are provided pursuant to the Resi Estate Settlement Procedures Act (RESPA). If your loon, population is for a first flow maidential mortgage and is guide in a transaction to purchase a home, additional important, information can be found in the HUD Special information Booklet provided to you by your tender or mortgage broker.

DISCLOSURES CONCERNING REQUIRED USE OF SETTLEMENT SERVICE PROVIDERS

if an estimated charge shown on cago 1 is identified with a double asterisk (**), the lender requires the use of a particular provider of that settlement service. The estimated charge shown is based on the charges of the designated provider. The relationship between the lender and the settlement service gravider is that the tender has repeatedly used the provider's services in the past. The landor may decide to choose a different provider, the HUD-1 or HUD-1A statement given to you at settlement will disclose the provider used.

ACCOMPANYING CONTROLLED SUSINESS ARRANGEMENT DISCLOSURE REGARDING THE RELATIONSHIP BETWEEN THE LENDER AND LANDSAFE AFFRAISAL SERVICES, INC.

* * APPRAISER * *

The Lender will require an appraisal from an appraiser we select from our approved list. * * CREDIT BUREAU * *

Landsafe Credit Services, Inc.

1515 Walnut Grove Ave, MSN = RM-162, Rosemead, CA 91770 1-800-475-9516

This company is an affiliate of the lender.

Reserves deposited with lender may not include a proration of taxes due seller or a credit due from seller at closing. For provation calculations please consult your closing agent.

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Proported By: J. Ringelson

COUNTRYWIDE HOME LOANS, INC.

Loan Type:

Not Provided Property Value: \$70,000.00

Loan Amount with MI/MIP/VAFF: \$63,000.00

